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UNITED STATES BANKRUPTCY CO NORTHERN DISTRICT OF ILLINO EASTERN DIVISION (CHICAGO)							Vol	luntary Petition
Name of Debtor (if individual, enter Last, First, Noehler Sr., Raymond W.	Middle):			Name	of Joint Debtor (Sp	oouse) (Last, Fir	st, Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names): fdba Arts In Blooms, inc.	8 years				er Names used by e married, maiden			s
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-6969	yer I.D. (ITIN) No./C	Complete EIN (if	f more		ur digits of Soc. Sene, state all):	ec. or Individual-1	Faxpayer I.D. (ITII	N) No./Complete EIN (if more
Street Address of Debtor (No. and Street, City, 4742 W. 101st St. Oak Lawn, IL	and State):			Street	Address of Joint D	ebtor (No. and S	treet, City, and Si	tate):
Oak Lawii, iL		ZIP CODE <b>60453</b>						ZIP CODE
County of Residence or of the Principal Place of Cook	of Business:			County	of Residence or o	of the Principal P	lace of Business:	
Mailing Address of Debtor (if different from stree 4742 W. 101st St. Oak Lawn, IL	et address):			Mailing	Address of Joint I	Debtor (if differer	nt from street addr	ress):
oun zum, iz		ZIP CODE <b>60453</b>						ZIP CODE
Location of Principal Assets of Business Debto	r (if different from str	eet address ab	ove):					ZIP CODE
Type of Debtor (Form of Organization) (Check one box.)		of Business ck one box.) Business	3	<b>7</b> 0			Code Under V I (Check one	
	Single Asset I in 11 U.S.C. § Railroad Stockbroker Commodity B	. ,	defined		hapter 9 hapter 11 hapter 12 hapter 13		of a For Chapter	r 15 Petition for Recognition reign Main Proceeding r 15 Petition for Recognition reign Nonmain Proceeding
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Clearing Banl Other  Tax-Ex (Check both Debtor is a taxunder Title 26		.) iization States	d § ir p	ebts are primarily ebts, defined in 1 101(8) as "incurre idividual primarily le ersonal, family, or old purpose."	(Check consumer I U.S.C. ed by an for a		re primarily ss debts.
Filing Fee (Che	ck one box.)			Chec	k one box:	Chapter	r 11 Debtors	
<ul> <li>✓ Full Filing Fee attached.</li> <li>☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>			Chec	k if: ebtor's aggregate siders or affiliates k all applicable plan is being filed cceptances of the	noncontigent liq of are less than \$2 of boxes: with this petition plan were solicit	or as defined in 1 uidated debts (ex 2,190,000.	.S.C. § 101(51D). 1 U.S.C. § 101(51D). cluding debts owed to	
Statistical/Administrative Information	1			<u> </u>	f creditors, in acco	ordance with 11 i	J.S.C. § 1126(b).	THIS SPACE IS FOR
Debtor estimates that funds will be availal Debtor estimates that, after any exempt p there will be no funds available for distribu	roperty is excluded a	and administrati		es paid,				COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001- 25,000		25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets  Story  Story  \$0 to \$50,001 to \$100,001 to \$500,001 to \$500,001 to \$100,000 to \$100,	\$1,000,001 on to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities	\$1,000,001 \$10,000,001 \$50,000				\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

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BJ ((	omicial Form 1) (1/08)	. αξ	0.00		Page 2
Vo	luntary Petition	Name	of Debtor(s): Raym	ond W. Koehler, Sr.	
(Tł	nis page must be completed and filed in every case.)				
	All Prior Bankruptcy Cases Filed Within Last				
Loca:	tion Where Filed:	Case N	lumber:	Date Filed:	
Loca	ion Where Filed:	Case N	lumber:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner or	· Affilia	te of this Debtor	(If more than one, attach	additional sheet.)
	e of Debtor:	Case N	lumber:	Date Filed:	·
Nor Distri		Relatio	nshin:	Judge:	
DISTI	ot.	IXCIALIO	nomp.	Judge.	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.  Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 of title 11, United States Code, and have explained the relief available under exchapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).			debts.) on, declare that I have chapter 7, 11, 12, or 13 available under each		
		$\mathbf{X}$	s/ Robert J. Adams	s & Associates	05/20/2008
		_	Robert J. Adams		Date
Doe:	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.	hibit C a threat	of imminent and identifi	able harm to public health or sa	afety?
	Ext	hibit D			
(To	be completed by every individual debtor. If a joint petition is filed, each Exhibit D completed and signed by the debtor is attached and ma		·	d attach a separate Exhibit	t D.)
1 <b>6</b> 4h		ado a po	it of this petition.		
II UI	is is a joint petition:  Exhibit D also completed and signed by the joint debtor is attache	ed and r	nade a part of this p	etition.	
	Information Regard				
	(Check any a	applicat	le box.)		
V	Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.				
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.				
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Certification by a Debtor Who Resid			ntial Property	
$\Box$	(Check all ap Landlord has a judgment against the debtor for possession of debtor's	•	*	d complete the following )	
ш			ioor (ii box onconce	2, complete and renormig.,	
	$\overline{0}$	Name o	f landlord that obtain	ned judgment)	
	-				
_	Debtor claims that under applicable nonbankruptcy law, there are circu		of landlord)	dehtor would be permitted	to cure the entire
Ц	monetary default that gave rise to the judgment for possession, after t			·	to oute the chille
	Debtor has included in this petition the deposit with the court of any repetition.	nt that v	ould become due d	uring the 30-day period af	ter the filing of the
	Debtor certifies that he/she has served the Landlord with this certificati	ion. <i>(</i> 11	U.S.C. § 362(I)).		

Date

31 (Official Form 1) (1/08)	Document	Page 3 of 36	Page 3
Voluntary Petition		Name of Debtor(s): Raymond W. Koehler, Sr.	
(This page must be completed and filed in eve	ery case)		
	Sigr	natures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in the true and correct. [If petitioner is an individual whose debts are primarily consumer dechosen to file under chapter 7] I am aware that I may proceed under the chapter I have been supported to the chapter I have been supported t	ebts and has der chapter 7,	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this and correct, that I am the foreign representative of a debtor in a forei and that I am authorized to file this petition.	s petition is true
11, 12 or 13 of title 11, United States Code, understand the relief areach such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer spetition] I have obtained and read the notice required by 11 U.S.C	signs the	(Check only one box.)  I request relief in accordance with chapter 15 of title 11, United S Certified copies of the documents required by 11 U.S.C. § 1515	States Code. are attached.
I request relief in accordance with the chapter of title 11, United Staspecified in this petition.	ates Code,	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with title 11 specified in this petition. A certified copy of the order gran recognition of the foreign main proceeding is attached.	
X /s/ Raymond W. Koehler, Sr. Raymond W. Koehler, Sr.		(Signature of Foreign Representative)	
Telephone Number (If not represented by attorney) 05/20/2008		(Printed Name of Foreign Representative)	
Date		Date	
Signature of Attorney*  X /s/ Robert J. Adams & Associates Robert J. Adams & Associates Bar No. 001  Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 60603	3056	Signature of Non-Attorney Bankruptcy Petition I declare under penalty of perjury that: (1) I am a bankruptcy petition defined in 11 U.S.C. § 110; (2) I prepared this document for comper have provided the debtor with a copy of this document and the notic information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b) or guidelines have been promulgated pursuant to 11 U.S.C. § 110(f maximum fee for services chargeable by bankruptcy petition prepare given the debtor notice of the maximum amount before preparing an for filing for a debtor or accepting any fee from the debtor, as require section. Official Form 19 is attached.	n preparer as Instantion and Ites and Ites; and, (3) if rules Instanting a Ites; I have Instanting a Item of the service of th
Phone No. (312) 346-0100 Fax No. (312) 34 05/20/2008	6-6228	Printed Name and title, if any, of Bankruptcy Petition Preparer	
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.		Social-Security number (If the bankruptcy petition preparer is not an istate the Social-Security number of the officer, principal, responsible partner of the bankruptcy petition preparer.) (Required by 11 U.S.C	person or
Signature of Debtor (Corporation/Partner: I declare under penalty of perjury that the information provided in the true and correct, and that I have been authorized to file this petition the debtor.	nis petition is		
The debtor requests relief in accordance with the chapter of title 11 Code, specified in this petition.	, United States	Address X	
X		Date Signature of bankruptcy petiton preparer or officer, principal, response partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepare the security numbers of all other individu	·
Printed Name of Authorized Individual		assisted in preparing this document unless the bankruptcy petition pran individual.	
Title of Authorized Individual		If more than one person prepared this document, attach additional si conforming to the appropriate official form for each person.	heets

A bankruptcy petition preparer's failure to comply with the provisions of title 11

and the Federal Rules of Bankruptcy Procedure may result in fines or

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

# Document Page 4 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

N RE:	Raymond W. Koehler, Sr.	Case No.	
			(if known)

Debtor(s)

# **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D.

Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exhibit D (10/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	Raymond W. Koehler, Sr.	Case No.	
			(if known)

Debtor(s)

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: _/s/ Raymond W. Koehler, Sr. Raymond W. Koehler, Sr.
Date: <b>05/20/2008</b>

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B6A (Official Form 6A) (12/07)

In re	Raymond W. Koehler, Sr.	Case No.	
			(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tat		¢0.00	

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Raymond W. Koehler, Sr.	Case No.	
	(if kno	wn)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$150.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit w/ landlord	-	\$750.00
4. Household goods and furnishings, including audio, video and computer equipment.		Room apartment fully furnished TV, misc	-	\$800.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Raymond W. Koehler, Sr.	Case No.
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# **SCHEDULE B - PERSONAL PROPERTY**

(if known)

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Raymond	W.	Koehler,	Sr.
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Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Lincon Town Car	J	\$5,054.00
26. Boats, motors, and accessories.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Raymond W. Koehler, Sr.	Case No.	
			(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

		Continuation Sheet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
(Include amounts from any conti	Quati	continuation sheets attached on sheets attached. Report total also on Summary of Schedules.)	   >	\$6,754.00

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B6C (Official Form 6C) (12/07)

In re Raymond W. Koehler, Sr.	Case No.	
		(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$150.00	\$150.00
Security Deposit w/ landlord	735 ILCS 5/12-1001(b)	\$750.00	\$750.00
Room apartment fully furnished TV, misc	735 ILCS 5/12-1001(b)	\$800.00	\$800.00
1997 Lincon Town Car	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$2,400.00 \$2,300.00	\$5,054.00
		\$6,400.00	\$6,754.00

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B6D (Official Form 6D) (12/07)

In re Raymond W. Koehler, Sr.

Case No.	
	(if known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			Subtotal (Total of this F	ag	e) >		\$0.00	\$0.00
Nocontinuation sheets attached			Total (Use only on last p				\$0.00 (Report also on	\$0.00 (If applicable,

Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re Raymond W. Koehler, Sr.

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
<u>√</u>	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re Raymond W. Koehler, Sr.

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY	Taxe	es an	d Certain Other Debts Owed to Go	ver	nm	en	tal Units		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: ICS Payment and Correspondence Unit PO Box 19043 Springfield, IL 62794		-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:				Notice Only	Notice Only	Notice Only
ACCT #:  Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338		-	DATE INCURRED: 1989/1998 CONSIDERATION: Other REMARKS:				\$5,000.00	\$0.00	\$5,000.00
ACCT #: Internal Revenue Service SB/SE Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114		-	DATE INCURRED: 1989-98 CONSIDERATION: Taxes REMARKS:				\$46,000.00	\$46,000.00	\$0.00
	Sheet no1 of1_ continuation sheets Subtotals (Totals of this page) > attached to Schedule of Creditors Holding Priority Claims Total >								\$5,000.00
(Use only on last page of the completed Schedule E.  Report also on the Summary of Schedules.)  \$51,000.0									
Totals > (Use only on last page of the completed Schedule E.  If applicable, report also on the Statistical Summary  of Certain Liabilities and Related Data.)								\$46,000.00	\$5,000.00

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B6F (Official Form 6F) (12/07) In re Raymond W. Koehler, Sr.

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED		DISPUTED	AMOUNT OF CLAIM
ACCT #: 4227-0972-6153-9030 Applied Card Bank 4700 Exchange Court Boca Raton, FL 33431		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$1,365.00
ACCT #: 6861466 Echelon Recovery, Inc. PO Box 1880 Voorhees, NJ 08043		-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:					Notice Only
ACCT #: 520239550000  First Data Merch Service 4000 Corad Ridge D  Pompano Beach, FL 33065		-	DATE INCURRED: CONSIDERATION: Other REMARKS:					\$545.00
ACCT #: 5433-6245-1398-8819  First Premier Bank 900 W. Delaware St. Sioux Falls, SD 57104-0347		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$645.00
ACCT #: 8310000037422 FNCS 2421 North Glassell Street Orange, CA 92857		-	DATE INCURRED: CONSIDERATION: Collecting for -AT&T REMARKS:					\$127.00
ACCT #: 7500012461565  Harris and Harris 600 W. Jackson Blvd. Ste. 700  Chicago, IL 60661		-	DATE INCURRED: CONSIDERATION: Collecting for - Peoples gas REMARKS:					\$245.00
continuation sheets attached	1	(Rep	(Use only on last page of the completed Schoort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	nedi e, o	ota ule on t	ıl > F. he	.)	\$2,927.00

Document

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B6F (Official Form 6F) (12/07) - Cont. In re Raymond W. Koehler, Sr.

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LINI IOLIIDATED	DISPITED	AMOUNT OF CLAIM
ACCT #: 5488-9750-1872-7464  HSBC Bank PO Box 5253  Carol Stream, IL 60197		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$805.00
ACCT #: 694852 Law Offices of Barry Serota & Assoc. PO Box 1008 Arlington Heights, IL 60006		-	DATE INCURRED: CONSIDERATION: Attorney for - Vans, Inc. REMARKS:				\$3,140.00
ACCT #: 698265 Law Offices of Barry Serota & Assoc. PO Box 1008 Arlington Heights, IL 60006		-	DATE INCURRED: CONSIDERATION: Attorney for - Larson-Juhl US LLC. REMARKS:				\$1,815.00
ACCT #: 052-0239550-000  McCarthy, Burgess & Wolff 26000 Cannon Rd.q Cleveland, OH 44146		-	DATE INCURRED: CONSIDERATION: Attorney for - REMARKS:				\$700.00
ACCT #: 13802138 NCO PO Box 41418 Dept. 13 Philadelphia, PA 19101		-	DATE INCURRED: CONSIDERATION: Collecting for - AT&T Corp. REMARKS:				\$70.00
ACCT #: <b>7500012461565</b> Nicor Gas PO Box 549  Aurora, IL 60507		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				Notice Only
Sheet no. <u>1</u> of <u>3</u> continuation sh Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to  (Use only on last page of the completed Sort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	ched ble, d	Γota lule on t	al > F.) he	.)

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B6F (Official Form 6F) (12/07) - Cont. In re Raymond W. Koehler, Sr.

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 7500012461565  North Shore Gas PO Box A3991 Chicago, IL 60690		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$400.00
ACCT #: F16800548  Northland Group 7831 Glenroy Rd. Ste. 350 Edina, MN 55439		-	DATE INCURRED: CONSIDERATION: Collecting for -Gulf State Credit REMARKS:				\$21,412.08
ACCT #: Professional Recovery PO Box 51187 Durham, NC 27717		-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:				Notice Only
ACCT #: 4036-2400-0065-6837 SST 4315 Pickett Rd. Saint Joseph, MO 64503		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,080.00
ACCT #: 2007-M1-250246 Stein & Rotman 105 W. Madison, Ste. 605 Chicago, IL 60602		-	DATE INCURRED: CONSIDERATION: Attorney for - Advanceme, Inc. REMARKS:				\$21,680.00
ACCT #: 6000576 The Enrolled Members Trust PO Box 633243 Cincinnati, OH 45263		-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:				\$415.00
Sheet no2 of3 continuation sh Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to Su  (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hedi le, o	ota ule n tl	l > F.) he	

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Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 39098036395000001  Verizon Wireless 1515 Woodfield Rd. Schaumburg, IL 60173		-	DATE INCURRED: CONSIDERATION: Cellular Phone REMARKS:				\$1,100.00
ACCT #: 4465-6818-0049-1356  Washington Mutual/Providian PO Box 660490  Dallas, TX 75266		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$12,450.00
Sheet no. 3 of 3 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Su  (Use only on last page of the completed Schort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	nedi e, o	ota ule n tl	l > F.) he	

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B6G (Official Form 6G) (12/07)

In re Raymond W. Koehler, Sr.

Case No.		
	(if known)	

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.					
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.				
Catherine Wilhelm	Lease Contract to be ASSUMED				

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B6H (Official Form 6H) (12/07)

In re Raymond W. Koehler, Sr.

Case No.	
	(if known)

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re Raymond W. Koehler, Sr.

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse				
Single	Relationship(s):	Age(s):	Relationship(s):		Age(s):
Omgio					
Employment	Debter		Chausa		
Employment:	Debtor		Spouse I		
Occupation Name of Employer	Salesman Fox Valley Suzuki				
How Long Employed	Months				
Address of Employer	10201 S. Cicero				
/ taa. 555 5p.5) 5.	Oak Lawn, IL 60453				
	,				
INCOME: (Estimate of a	verage or projected monthly inc	ome at time case filed)	ļ	DEBTOR	SPOUSE
	s, salary, and commissions (Pro			\$1,300.00	
<ol><li>Estimate monthly over</li></ol>	ertime	,		\$0.00	
3. SUBTOTAL				\$1,300.00	
4. LESS PAYROLL DE					
•	ides social security tax if b. is z	ero)		\$173.33	
<ul><li>b. Social Security Ta:</li><li>c. Medicare</li></ul>	K			\$95.12 \$0.00	
d. Insurance				\$0.00 \$0.00	
e. Union dues				\$0.00	
f. Retirement				\$0.00	
g. Other (Specify) _				\$0.00	
h. Other (Specify)				\$0.00	
i. Other (Specify)				\$0.00	
j. Other (Specify) k. Other (Specify)				\$0.00 \$0.00	
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS			\$268.45	
	LY TAKE HOME PAY			\$1,031.55	
				. ,	
<ol> <li>Regular income from</li> <li>Income from real pro</li> </ol>	operation of business or profes	ssion or farm (Attach det	alled stmt)	\$0.00 \$0.00	
<ol> <li>Interest and dividend</li> </ol>				\$0.00	
	e or support payments payable	to the debtor for the deb	otor's use or	\$0.00	
that of dependents lis				·	
<ol><li>Social security or government</li></ol>	vernment assistance (Specify):			<b>A</b> 4.40 <b>=</b> 00	
12. Pension or retiremen	t in come			\$1,187.00	
<ol> <li>Pension of retirement</li> <li>Other monthly incom</li> </ol>				\$0.00	
a. Spouse SS	o (Openiy).			\$400.00	
b				\$0.00	
С.				\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$1,587.00	
15. AVERAGE MONTHL	Y INCOME (Add amounts show	vn on lines 6 and 14)		\$2,618.55	
16. COMBINED AVERA	GE MONTHLY INCOME: (Com	oine column totals from li	ine 15)	\$2,	618.55
	*				

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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B6J (Official Form 6J) (12/07)

IN RE: Raymond W. Koehler, Sr.

Case No.	
	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any	/
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may	
differ from the deductions from income allowed on Form 22A or 22C.	

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate so labeled "Spouse."	chedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included? ☐ Yes ☑ No     b. Is property insurance included? ☐ Yes ☑ No	\$750.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$75.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$20.00 \$500.00 \$60.00 \$50.00 \$450.00 \$325.00 \$20.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d. Auto  e. Other:	\$65.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  a. Auto: Car Maintence b. Other: c. Other: d. Other:	\$200.00
<ul> <li>14. Alimony, maintenance, and support paid to others:</li> <li>15. Payments for support of add'l dependents not living at your home:</li> <li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> <li>17.a. Other: See attached personal expenses</li> <li>17.b. Other:</li> </ul>	\$105.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$2,620.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: <b>None.</b>	ng the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$2,618.55 \$2,620.00 (\$1.45)

# UNITED STATES BANKRUPT CY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Raymond W. Koehler, Sr.

CASE NO

CHAPTER 7

# **EXHIBIT TO SCHEDULE J**

# **Itemized Personal Expenses**

Expense		Amount
Hair Cuts & Grooming		\$45.00
Tolls		\$10.00
Postage & Mailing		\$20.00
Cable bill		\$30.00
	Total >	\$105.00

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B6 Summary (Official Form 6 - Summary) (12/07)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Raymond W. Koehler, Sr.

Case No.

Chapter 7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
- Real Property	Yes	1	\$0.00		
- Personal Property	Yes	4	\$6,754.00		
- Property Claimed as Exempt	Yes	1			
- Creditors Holding Secured Claims	Yes	1		\$0.00	
- Creditors Holding Unsecured     Priority Claims     (Total of Claims on Schedule E)	Yes	2		\$51,000.00	
- Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$67,994.08	
- Executory Contracts and Unexpired Leases	Yes	1			
- Codebtors	Yes	1			
- Current Income of Individual Debtor(s)	Yes	1			\$2,618.55
- Current Expenditures of Individual Debtor(s)	Yes	2			\$2,620.00
	TOTAL	18	\$6,754.00	\$118,994.08	

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Form 6 - Statistical Summary (12/07)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Raymond W. Koehler, Sr.

Case No.

Chapter 7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$51,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$51,000.00

# State the following:

Average Income (from Schedule I, Line 16)	\$2,618.55
Average Expenses (from Schedule J, Line 18)	\$2,620.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$1,300.00

### State the following:

otate the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$46,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$5,000.00
4. Total from Schedule F		\$67,994.08
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$72,994.08

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Raymond W. Koehler, Sr.

Case No.

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

(if known)

declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my k	20	
Date <u>05/20/2008</u>	Signature /s/ Raymond W. Koehler, Sr. Raymond W. Koehler, Sr.	
Date	Signature	
	[If joint case, both spouses must sign.]	

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B7 (Official Form 7) (12/07)

# NORTHERN DISTRICT OF ILLINOIS

		EASTE	RN DIVISION (CHICAGO)	
In	re: Raymond W. Koeh	ıler, Sr.	Case No.	
				(if known)
		STATEMEN	IT OF FINANCIAL AFFAIRS	
		oyment or operation of b	ousiness	
None	state the gross amount or including part-time activitie case was commenced. Stamaintains, or has maintains beginning and ending date	s either as an employee or in inc ate also the gross amounts received, financial records on the basis s of the debtor's fiscal year.) If a	from employment, trade, or profession, or from the beging ved during the two years immediately preceds of a fiscal rather than a calendar year may reapoint petition is filed, state income for each spouses whether or not a joint petition is filed.	ning of this calendar year to the date this ling this calendar year. (A debtor that eport fiscal year income. Identify the spouse separately. (Married debtors filing
	AMOUNT	SOURCE		
	\$6,000.00	YTD Wages \$5400.00 wages in 2007		
	2. Income other than	from employment or op	eration of business	
None	two years immediately pred separately. (Married debto	ceding the commencement of thi	an from employment, trade, profession, or op is case. Give particulars. If a joint petition is pter 13 must state income for each spouse w t filed.)	s filed, state income for each spouse
	AMOUNT	SOURCE		
	\$9,000.00	Debtor and spouses socia \$21,000 for 2007	al security YTD	
	3. Payments to credi	tors		
	Complete a. or b., as app	ropriate, and c.		
None	debts to any creditor made constitutes or is affected by of a domestic support oblig counseling agency. (Marrie	within 90 days immediately pred y such transfer is less than \$600. lation or as part of an alternative	s: List all payments on loans, installment purceding the commencement of this case unless. Indicate with an asterisk (*) any payments of repayment schedule under a plan by an app 2 or chapter 13 must include payments by eight petition is not filed.)	s the aggregate value of all property that hat were made to a creditor on account roved nonprofit budgeting and credit
None 🗹	preceding the commencem \$5,475. If the debtor is an obligation or as part of an a (Married debtors filing under	nent of the case unless the aggre individual, indicate with an asteri alternative repayment schedule u	List each payment or other transfer to any creegate value of all property that constitutes or isk (*) any payments that were made to a creen a plan by an approved nonprofit budge include payments and other transfers by eith int petition is not filed.)	is affected by such transfer is less than ditor on account of a domestic support ting and credit counseling agency.
None	who are or were insiders.	(Married debtors filing under chap	nediately preceding the commencement of th pter 12 or chapter 13 must include payments d and a joint petition is not filed.)	
NI	4. Suits and adminis	trative proceedings, exec	cutions, garnishments and attachr	ments
None	bankruptcy case. (Married	debtors filing under chapter 12 c	e debtor is or was a party within one year imn or chapter 13 must include information conce d and a joint petition is not filed.)	
	CAPTION OF SUIT AND	,	COURT OR AGENCY	STATUS OR

**CASE NUMBER** Advanceme Inc v. Art-N-Bloom, Inc. & Raymond Koehler, Personal, Guarantor

NATURE OF PROCEEDING AND LOCATION Collections

Cook

**DISPOSITION** Judgment entered

B7 (Official Form 7) (12/07) - Cont.

# Document Page 28 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Raymond W. Koehler, Sr.	Case No.	
			(if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

N	_	n	-

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 6. Assignments and receiverships

## None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# None $\square$

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 7. Gifts

# None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

# None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

NAME OF PAYER IF

OTHER THAN DEBTOR AND VALUE OF PROPERTY

AMOUNT OF MONEY OR DESCRIPTION

36.00 5/7

## 10. Other transfers

ww.cricketdebt.com

NAME AND ADDRESS OF PAYEE

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

B7 (Official Form 7) (12/07) - Cont.

# Document Page 29 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Raymond W. Koehler, Sr.	Case No.	
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 2			
None	List all financial accounts and instruments held in the transferred within one year immediately preceding certificates of deposit, or other instruments; shares brokerage houses and other financial institutions. (	the commencement of this case. Include a and share accounts held in banks, cred (Married debtors filing under chapter 12 c	e checking, savings, or other financial accounts, it unions, pension funds, cooperatives, associations,	
None	List each safe deposit or other box or depository in	ed debtors filing under chapter 12 or chap	eash, or other valuables within one year immediately oter 13 must include boxes or depositories of either or joint petition is not filed.)	
None	13. Setoffs List all setoffs made by any creditor, including a ba case. (Married debtors filing under chapter 12 or chapter is filed, unless the spouses are separated	napter 13 must include information conce	r within 90 days preceding the commencement of this rning either or both spouses whether or not a joint	
None	14. Property held for another person List all property owned by another person that the	debtor holds or controls.		
None	If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied			
	ADDRESS	NAME USED	DATES OF OCCUPANCY	

# 16. Spouses and Former Spouses

1103 Orleans, Mudeline, II

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

same

1997-August

30, 2007

B7 (Official Form 7) (12/07) - Cont.

# Document Page 30 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Raymond W. Koehler, Sr.	Case No.	
			(if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17	Fnvir	nmental	Infor	mation
	LIIVII	nnicilai	HILL	шаио

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Raymond W. Koehler, Sr.	Case No.	
			(if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.
	(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
None  ✓	a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
None  ✓	b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None  ✓	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
	20. Inventories
None  ✓	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None  ✓	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None  ✓	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

# 22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

B7 (Official Form 7) (12/07) - Cont.

# Document Page 32 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Raymond W. Koehler, Sr.	Case No.	
		(if I	known)

STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 5						
	23. Withdrawals from a partnership or distributions by a corporation					
None	· · · · · · · · · · · · · · · · · · ·		credited or given to an insider, including compensation in any form, te during one year immediately preceding the commencement of this			
	24. Tax Consolidation Group					
None 🗹	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.					
None	If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer.					
 [If co	mpleted by an individual or individual and spouse]					
	are under penalty of perjury that I have read the answ nments thereto and that they are true and correct.	ers contained in	the foregoing statement of financial affairs and any			
Date	05/20/2008	Signature	/s/ Raymond W. Koehler, Sr.			
		of Debtor	Raymond W. Koehler, Sr.			
Date		Signature of Joint Debto (if any)	or			
	lty for making a false statement: Fine of up to \$500,0 S.C. §§ 152 and 3571	00 or imprisonme	ent for up to 5 years, or both.			

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Official Form 8 (10/05)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Raymond W. Koehler, Sr. CASE NO

CHAPTER 7

# **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.							
have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.							
intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:							
Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)		
None							
Description of Leased Property	Lessor's Name	Lease will be assumed purse to 11 U.S.0 362§h)(1)	suant C.				
Lease	Catherine Wilhelm	lacksquare					
Date 05/20/2008 Signature // Signature // Raymond W. Koehler, Sr. Raymond W. Koehler, Sr.							
Date	Signature						

B201 (04/09/06)

# Document Page 34 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Raymond W. Koehler, Sr.

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (04/09/06)

Phone: (312) 346-0100 Fax: (312) 346-6228

# Document Page 35 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

Page 2

IN RE: Raymond W. Koehler, Sr.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

# Certificate of Compliance with § 342(b) of the Bankruptcy Code

3 · -(v) · · · · · · · · · · · · · · · · · · ·						
counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice						
r(s)						

# Certificate of the Debtor

(We), the debtor(s), affirm that I (we) have received and read this notice.

Raymond W. Koehler, Sr.	X /s/ Raymond W. Koehler, Sr.	05/20/2008	
	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	x		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Raymond W. Koehler, Sr. CASE NO

CHAPTER 7

	DISCLOSURE OF CO	MDENSATION OF ATTORA	IEV EOD DERTOD					
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bar that compensation paid to me within one yea	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR  rsuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and it compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for rvices rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case as follows:						
	For legal services, I have agreed to accept:		<b>\$251.00</b>					
	Prior to the filing of this statement I have rece	eived:	\$1.00					
	Balance Due:		\$250.00					
2.	The source of the compensation paid to me v  ☐ Debtor ☐ Other	was: (specify)						
3.	The source of compensation to be paid to me	e is:						
	✓ Debtor ☐ Other	(specify)						
4.	I have not agreed to share the above-disassociates of my law firm.	sclosed compensation with any other p	erson unless they are members and					
	I have agreed to share the above-disclos associates of my law firm. A copy of the compensation, is attached.							
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. [Other provisions as needed]							
	By agreement the Debtor, I have entered i 722 redemption motion in the amount of \$	t for the purposes of filing a Section						
6.	By agreement with the debtor(s), the above-o	disclosed fee does not include the follo	wing services:					
		CERTIFICATION						
	I certify that the foregoing is a complete st representation of the debtor(s) in this bankru	ment for payment to me for						
	05/20/2008	ates						
	Date	Robert J. Adams & Associates Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 60603 Phone: (312) 346-0100 / Fax: (3	Bar No. 0013056					